

1 IN THE UNITED STATES BANKRUPTCY COURT FOR  
2 THE DISTRICT OF PUERTO RICO

3 IN THE MATTER OF:

4 NEFTALI VERGARA CRUZ

CASE NO. 10-12013 MCF

5 WANDA IVETTE RODRIGUEZ ALEMAN

Chapter 7

6 XXX-XX-4774

7 XXX-XX-4637 FILED & ENTERED ON 08/05/2013

8 Debtor(s)

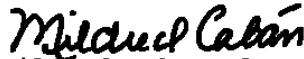
9 DISCHARGE OF DEBTOR

10 It appearing that the debtor is entitled to a discharge.

12 IT IS ORDERED: The debtor is granted a discharge under 11 U.S.C. § 727.

13 In San Juan, Puerto Rico, this 05 day of August, 2013.

15 BY THE COURT

17   
18 Mildred Caban Flores  
19 U.S. Bankruptcy Judge

20 cc: all creditors

22 SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

1                   **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

2        This court order grants a discharge to the person named as the debtor. It is  
3        not a dismissal of the case and it does not determine how much money, if any, the  
4        trustee will pay to creditors.

5                   Collection of Discharged Debts Prohibited

6        The discharge prohibits any attempt to collect from the debtor a debt that  
7        has been discharged. For example, a creditor is not permitted to contact a  
8        debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach  
9        wages or other property, or to take any other action to collect a discharged debt  
10      from the debtor. [In a case involving community property:] [There are also  
11      special rules that protect certain community property owned by the debtor's  
12      spouse, even if that spouse did not file a bankruptcy case.] A creditor who  
13      violates this order can be required to pay damages and attorney's fees to the  
14      debtor.

15     However, a creditor may have the right to enforce a valid lien, such as a  
16     mortgage or security interest, against the debtor's property after the  
17     bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
18     Also, a debtor may voluntarily pay any debt that has been discharged.

19                   Debts That are Discharged

20     The chapter 7 discharge order eliminates a debtor's legal obligation to pay  
21     a debt that is discharged. Most, but not all, types of debts are discharged if  
22     the debt existed on the date the bankruptcy case was filed. (If this case was  
23     begun under a different chapter of the Bankruptcy Code and converted to chapter  
24     7, the discharge applies to debts owed when the bankruptcy case was converted.)

25                   Debts that are Not Discharged

26     Some of the common types of debts which are not discharged in a chapter 7  
27     bankruptcy case are:

- 28       a. Debts for most taxes;
- 29       b. Debts that are in the nature of alimony, maintenance or support;
- 30       c. Debts for most student loans;
- 31       d. Debts for most fines, penalties, forfeitures, or criminal  
32          restitution obligations;
- 33       e. Debts for personal injuries or death caused by the debtor's  
34          operation of a motor vehicle while intoxicated;
- 35       f. Some debts which were not properly listed by the debtor;
- 36       g. Debts that the bankruptcy court specifically has decided or will  
37          decide in this bankruptcy case are not discharged;
- 38       h. Debts for which the debtor has given up the discharge protections by  
39          signing a reaffirmation agreement in compliance with the Bankruptcy  
40          Code requirements for reaffirmation of debts.

41     This information is only a general summary of the bankruptcy discharge.  
42     There are exceptions to these general rules. Because the law is complicated, you  
43     may want to consult an attorney to determine the exact effect of the discharge in  
44     this case.